



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

23-11368 BKOBJ01
BROCK & SCOTT, PLLC
302 Fellowship Rd, Suite 130
Mount Laurel, NJ 08054
(844) 856-6646
Attorneys for Wells Fargo Bank, N.A.

In Re:

Jose Tobar Valle DBA Abraham General Construction,
LLC

Order Filed on October 11, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 23-15001-VFP

Hearing Date: October 10,
2024

Judge: Vincent F. Papalia

Chapter: 11

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**

DATED: October 11, 2024

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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The Consent Order pertains to the property located at 472 Glebe Street, Orange, NJ 07050 (“Property”), mortgage account ending with “8359”;

This Matter having been brought before the Court by Erin Kennedy, Esquire, attorney for Debtor, Jose Tobar Valle (hereinafter the “Debtor”), upon the filing of a Fourth Modified Combined Plan of Reorganization and Disclosure Statement, Wells Fargo Bank, N.A. (hereinafter the “Creditor”) by and through its attorneys, Brock and Scott, PPLC, having filed an Objection to the Confirmation of said Fourth Modified Combined Plan of Reorganization and Disclosure Statement and the parties having subsequently resolved their differences; and the Court noting the consent of the parties of the form, substance and entry of the within Order, and for other and good cause shown:

1. The Parties agree that this Consent Order shall be made part of any Confirmation Order.

2. The Parties agree that the Effective Date of the Fourth Modified Combined Plan of Reorganization and Disclosure Statement shall be thirty (30) days from the date the Confirmation Order becomes final and non-appealable.

3. The Debtor agrees that they shall cure the full amount of the pre-petition arrears listed Creditor’s valid secured Proof of Claim (#9), which lists pre-petition arrears totaling \$5,853.58, on or before the Effective Date.

4. The Debtor and/or the Debtor's adult children shall complete a refinance of the Property within one hundred and twenty (120) days of the Effective Date, paying Creditor's lien off in full pursuant to a valid payoff letter to be provided by the Creditor good through the closing date of the refinance.

5. The Debtor shall make regular monthly mortgage payments on the first of each month in the current amount of \$1,955.17 while Confirmation, the Effective Date and the refinance described above are pending.

6. If the Debtor and/or the Debtor's adult children fail to cure the pre-petition arrears on or before the Effective Date, fail to make any regular monthly mortgage payment within thirty (30) days of the date it becomes due, or fail to complete a refinance of the Property within one hundred and twenty (120) days of the Effective Date, then the Creditor may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Property and dismissing the Chapter 11 Bankruptcy as to Creditor only by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order.

7. If the Bankruptcy is dismissed or converted to another Chapter, this Consent Order shall be void.

The undersigned hereby consent to the form, Content and entry of the within Order:

BROCK AND SCOTT, PLLC
Wells Fargo Bank, N.A.
By Its Attorney,

/s/ Matthew Fissel
Matthew Fissel, Esquire
(Bar No. 038152012)
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Dr.
Winston-Salem, NC 27103
Telephone: 844-856-6646
Facsimile: 704-369-0760
E-Mail: NJBKR@brockandscott.com

Dated: 10/10/2024

DEBTOR
By Their Attorney,

/s/ Erin J. Kennedy
Erin Kennedy, Esquire
Attorney for Debtor
365 West Passaic Street,
Suite 400,
Rochelle Park, NJ 07662
Phone Number: (201) 845-1000
Fax: 201-655-6650
Email: ekennedy@Formanlaw.com

Dated: October 9, 2024